

Exhibit “A”

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
JUAN BAIZAN 540 WILLOW ST FL 2ND SCRANTON PA 18505 LACKAWANNA	N/A N/A N/A N/A	SCRANTON DODGE CHRYSLER JEEP 1146 WYOHING AVENUE SCRANTON, PA 18509

New/Used	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased
USED	2015	RAM 1500		1C6RR7KT3F5631942	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 5.65 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 7666.17	Amount Financed The amount of credit provided to you or on your behalf. \$ 40508.58	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 48174.75	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 705.00 is \$ 48879.75
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Number of Payments	Amount of Payments	When Payments Are Due
75	642.33	Monthly beginning 06/01/2018
	N/A	

N/A

Vehicle			\$	33500.00
Accessories and Installation			\$	695.00
Government Taxes			\$	2315.58
Vehicle Delivery			\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
to N/A	for	N/A	\$	N/A
			\$	36510.58

Trade-In (Year) (Make) (Model)
 Trade-In (VIN)
 Gross Trade-In Allowance
 Less Pay Off Made By Seller
 Equals Net Trade In
 + Cash
 + Other

\$ N/A
 \$ N/A
 \$ N/A
 \$ 705.00
 \$ N/A
 \$ 705.00 (2)
 \$ 35805.5 (3)

(If total downpayment is negative, enter "0" and see 4H below)

3 Unpaid Balance of Cash Price (1 minus 2)

4 Other Charges Including Amounts Paid to Others on Your Behalf

A Cost of Optional Credit Insurance Paid to Insurance

Company or Companies

Life Term \$ N/A

Disability Term \$ N/A

B Other Optional Insurance Paid to Insurance Company or Companies

(Describe) N/A Term N/A \$ N/A

(Describe) N/A Term N/A \$ N/A

C Official Fees Paid to Government Agencies

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

D Optional Gap Contract

\$ 648.00

E Government Taxes Not Included in Cash Price

\$ N/A

F Government License and/or Registration Fees

Registrati \$ 85.00

G Government Certificate of Title Fees

(includes \$ 25.00 security interest recording fee) \$ 78.00

H Other Charges (Seller must identify who is paid and

describe purpose)

to N/A for Prior Credit or Lease Balance \$ N/A

to SCRANTON DODGE for Documentation Fee \$ 141.00

to ZURICH COMP 727 for SERV. CONTRACT \$ 3750.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 4703.00 (4)

5 Amount Financed (3 + 4)

\$ 40508.5 (5)

6 Finance Charge

\$ 7656.1 (6)

7 Total of Payments-Time Balance (5 + 6)

\$ 48174.7 (7)

Insurance Company Name

Home Office Address

N/A

N/A

Type of Insurance Term

Premium \$ N/A

Description of Coverage N/A

N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X N/A N/A

Buyer Signature Date

X N/A N/A

Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 75 Mos. Gap Insurance
 Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X

If you do not meet your contract obligations, you may lose the vehicle.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs **X** Co-Buyer Signs **X** N/A
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.
See back for other important agreements.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.

Buyer Signs **X** Date 05/02/22 Co-Buyer Signs **X** N/A Date _____

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs **X** Date 05/02/22 Co-Buyer Signs **X** N/A Date _____

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here **X** Address _____
Seller Signs SCRANTON DODGE CHRYSLER JEEP Date 05/02/22 By **X** [Signature] Title PT

Seller assigns its interest in this contract to NBT BANK (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☐ Assigned without recourse ☐ Assigned with limited recourse

Seller SCRANTON DODGE CHRYSLER JEEP By [Signature] Title PT



FORM NO. 553-PA (REV. 12/14) U.S. PATENT NO. D460,782
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ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)**1 Cash Price**

Vehicle	\$	23,500.00
Accessories and Installation	\$	N/A
Government Taxes	\$	1,552.74
Vehicle Delivery	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
to N/A for N/A	\$	N/A
	\$	25,052.74 (1)

2 Total Downpayment =

Trade-In	N/A	N/A	N/A
(Year)	(Make)	(Model)	
Trade-In	N/A	N/A	
	(VIN)		
Gross Trade-In Allowance	\$	N/A	
Less Pay Off Made By Seller to	\$	N/A	
Equals Net Trade In	\$	N/A	
+ Cash	\$	2,500.00	
+ Other	\$	N/A	
+ Other	\$	N/A	
+ Other	\$	N/A	
(If total downpayment is negative, enter "0" and see 4H below)	\$	2,500.00 (2)	
	\$	22,552.74 (3)	

3 Unpaid Balance of Cash Price (1 minus 2)**4 Other Charges Including Amounts Paid to Others on Your Behalf****A Cost of Optional Credit Insurance Paid to Insurance Company or Companies**

Life	Term	N/A	\$	N/A
Disability	Term	N/A	\$	N/A

B Other Optional Insurance Paid to Insurance Company or Companies

(Describe) N/A	Term	N/A	\$	N/A
(Describe) N/A	Term	N/A	\$	N/A

C Official Fees Paid to Government Agencies

to FREEDOM TOYOTA	for ONLINE REG	\$	17.47
to FREEDOM TOYOTA	for NOTARY FEE	\$	15.00
to FREEDOM TOYOTA	for COUNTY FEE	\$	5.00

D Optional Gap Contract

	\$	795.00
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E Government Taxes Not Included in Cash Price

	\$	N/A
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F Government License and/or Registration Fees

N/A		
Registration Fee	\$	38.00

G Government Certificate of Title Fees

(Includes \$ 26.00 security interest recording fee)	\$	81.00
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H Other Charges (Seller must identify who is paid and describe purpose)

to N/A	for Prior Credit or Lease Balance	\$	N/A
to FREEDOM TOYOTA	for Documentation Fee	\$	389.00
to FIRST EXTENDED	for Service Contract	\$	2,379.00
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A

5 Amount Financed (3 + 4)

\$ 26,272.21 (5)

6 Finance Charge

\$ 13,869.23 (6)

7 Total of Payments-Time Balance (5 + 6)

\$ 40,141.44 (7)

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name

N/A

Home Office Address

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

Other Optional Insurance

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Description of Coverage

N/A

Insurance Company Name

N/A

Home Office Address

N/A

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Description of Coverage

N/A

Insurance Company Name

N/A

Home Office Address

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X A N/A N/A

Buyer Signature Date

X A N/A N/A

Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

LAW 553-PA-e 12/19**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

Buyer Name and Address (Including County and Zip Code) DEANN M DEVINE 319 NORTH ST Williamstown, PA 17098 DAUPHIN	Co-Buyer Name and Address (Including County and Zip Code) CRYSTAL LEENA GEIGER 319 NORTH ST Williamstown, PA 17098 DAUPHIN	Seller-Creditor (Name and Address) SAVAGE IMPORTS, INC. 41 INDUSTRIAL DRIVE HAMBURG, PA 19526
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehi- cular Weight	Vehicle Identification Number	Primary Use For Which Purchased
Used	2017	Toyota Sienna	N/A	5TDYZ3DC0HS853280	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of 2,500.00 is
15.14 %	\$ 13,669.23	\$ 26,272.21	\$ 40,141.44	\$ 42,641.44

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Your Payment Schedule Will Be:

(e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 557.52	Monthly beginning 04/12/2021
N/A	\$ N/A	N/A N/A

N/A

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

If you do not meet your contract obligations, you may lose the vehicle.

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) JOHN MARTINEK 1412 MILFORD RD DINGHANS FERRY, PA 18328	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address) RAY PRICE MOTORS IMPORTS INC. 505 FAWN ROAD E. STROUDSBURG, PA 18301
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below
USED	2014	HONDA ACCORD	3192	1HGCR2F3KEA063724	<input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
6.3900 %	\$ 3219.59	\$ 15365.77	\$ 18585.36	\$ 23585.36 is

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	258.13	Monthly beginning JUNE 26 2017

Or As Follows:

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1 Cash Price	
Vehicle	\$ 15500.00
Accessories and Installation	\$ N/A
Government Taxes	\$ 1094.22
Vehicle Delivery	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
	\$ 16594.22 (1)
2 Total Downpayment =	
Trade-In (Year) (Make) (Model)	
Trade-In (VIN)	\$ N/A
Gross Trade-In Allowance	\$ N/A
Less Pay Off Made By Seller	\$ N/A
Equals Net Trade In	\$ 5000.00
+ Cash	\$ N/A
+ Other	\$ 5000.00 (2)
(If total downpayment is negative, enter "0" and see 4H below)	\$ 11594.22 (3)
3 Unpaid Balance of Cash Price (1 minus 2)	
4 Other Charges Including Amounts Paid to Others on Your Behalf	
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies	
Life Term N/A \$ N/A	
Disability Term \$ N/A	
B Other Optional Insurance Paid to Insurance Company or Companies	
(Describe) _____ Term _____	\$ N/A
(Describe) _____ Term _____	\$ N/A
C Official Fees Paid to Government Agencies	
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
D Optional Gap Contract	\$ 769.00
E Government Taxes Not Included in Cash Price	\$ N/A
F Government License and/or Registration Fees	\$ 36.00
G Government Certificate of Title Fees	\$ 75.00
(includes \$ 24.00 security interest recording fee)	
H Other Charges (Seller must identify who is paid and describe purpose)	
to _____ for Prior Credit or Lease Balance	\$ N/A
to _____ for _____	\$ N/A
to THE WARRANTY GROUP for SERVICE CONTRACT	\$ 1800.00
to DEALER for ON LINE FEES	\$ 16.55
to DEALER for DOC FEE	\$ 138.00
to WARRANTY CORP for THREE FOR ONE	\$ 658.00
to _____ for _____	\$ N/A
to WARRANTY CORP for KEY REPLACEMENT	\$ 279.00
to _____ for _____	\$ N/A
to _____ for _____	\$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 3771.55 (4)
5 Amount Financed (3 + 4)	\$ 15365.77 (5)
6 Finance Charge	\$ 3219.59 (6)
7 Total of Payments-Time Balance (5 + 6)	\$ 18585.36 (7)

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:
Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

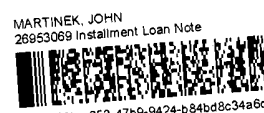
Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name _____

Home Office Address _____

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.



Other Optional Insurance

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Description of Coverage _____

Insurance Company Name N/A

Home Office Address _____

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Description of Coverage _____

Insurance Company Name N/A

Home Office Address _____

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. I want the insurance checked above.

X 05/13/2017
Buyer Signature Date

X 05/13/2017
Co-Buyer Signature Date

**THIS INSURANCE DOES NOT INCLUDE
INSURANCE ON YOUR LIABILITY FOR
BODILY INJURY OR PROPERTY DAMAGE
CAUSED TO OTHERS.**

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. AWS, INC.
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X John Martinek

If you do not meet your contract obligations, you may lose the vehicle.

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before 05 / 13, Year 2017. SELLER'S INITIALS _____

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X John Martinek Co-Buyer Signs X
 If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
 You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.
See back for other important agreements.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.

Buyer Signs X John Martinek Date 05/13/2017 Co-Buyer Signs X Date

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X John Martinek Date 05/13/2017 Co-Buyer Signs X Date

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X Address _____

Seller Signs RAY PRICE MOTORS IMPORTS INC. Date 05/13/2017 By X Title BMGR

Seller assigns its interest in this contract to PNC BANK, N.A. (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller RAY PRICE MOTORS IMPORTS INC. By Title BMGR

LAW FORM NO. 553-PA (REV. 12/14) U.S. PATENT NO. 0460,782
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ORIGINAL LIENHOLDER

PNC_00109

THIS BUYER'S ORDER IS <input type="checkbox"/> NEW <input checked="" type="checkbox"/> USED <input type="checkbox"/> CAR <input type="checkbox"/> TRUCK <input type="checkbox"/> DEMO FOR THE FOLLOWING <input type="checkbox"/> PRIOR USE: N/A										TO BE DELIVERED 08/26/2019 ON OR ABOUT			
Year	Make	Model	Type	Trim	Color	Mileage	Stock #						
2019	KIA	OPTIMA	LX AUTO	LX		18404	U3642						
TRADE IN RECORD 1													
YR.	MAKE	MODEL	TYPE										
1998	FORD	TRUCK EXPLORER	2DR 102"WB										
COLOR	TRIM	SPORT	MILEAGE										
VIN													
IFMYU24ESWUD25992													
TITLE NO.	PLATE NO.	EXP DATE											
54617767002	DWK4306	04/30/2020											
OWNER	LOAN #												
THOMAS C SINGLEY													
LIENHOLDER	PHONE												
ADDRESS													
AMOUNT	N/A	GOOD TILL	VERIFIED BY										
TRADE IN RECORD 2													
YR.	MAKE	MODEL	TYPE										
N/A	N/A	N/A	N/A										
COLOR	TRIM	MILEAGE											
N/A	N/A	N/A											
VIN													
N/A													
TITLE NO.	PLATE NO.	EXP DATE											
N/A	N/A	N/A											
OWNER	LOAN #												
N/A	N/A												
LIENHOLDER	PHONE												
N/A	N/A												
ADDRESS													
N/A													
AMOUNT	N/A	GOOD TILL	VERIFIED BY										
COLLISION COVERAGE													
NAME OF AGENT	PHONE												
ARBOR INS CO	(610)437-3340												
ADDRESS													
3435 WINCHESTER RD # 305													
ALLEN TOWN PA 18104													
POLICY NUMBER	COLLISION DEDUCTIBLE												
PAF 3078275	500.00												
INSURANCE CO.	SPOKE WITH												
DONNEGAL	VERIFIED BY												
12/19/2018	12/19/2019												
WARRANTY INFORMATION													
<input type="checkbox"/> FACTORY WARRANTY - The manufacturer's warranty constitutes all of the warranties with respect to the sale of this item/items. The seller hereby expressly disclaims all warranties, either expressed or implied including any implied warranty of merchantability or fitness for a particular purpose, and the seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of this item/items.													
<input checked="" type="checkbox"/> USED CAR WARRANTY - Used car is covered by a limited warranty detailed in a separate document. You may obtain a full copy of any applicable warranty from us.													
<input type="checkbox"/> AS IS - THIS MOTOR VEHICLE IS SOLD "AS IS" WITHOUT ANY WARRANTY EITHER EXPRESSED OR IMPLIED. THE BUYER WILL BEAR THE ENTIRE EXPENSE OF REPAIRING OR CORRECTING ANY DEFECT THAT PRESENTLY EXISTS OR THAT MAY OCCUR IN THE VEHICLE.													
BUYER'S SIGNATURE													
X													
USED CAR BUYERS GUIDE: THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THE CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.													
If you cancel this buyer's order or refuse to take delivery of the vehicle ordered, except as permitted by law, you shall, at our option, forfeit as damages the amount of \$													
BUYER'S SIGNATURE													
X													
Buyer hereby acknowledges to the above clause.													

Buyer agrees that this Agreement includes all of the terms and conditions on the front and back side hereof, that this Agreement cancels and supersedes any prior agreement including oral agreements, and as of the date below comprises, with any retail installment sale contract, the complete and exclusive statement of the terms of the agreement relating to the subject matters covered by this Agreement. Buyer, by signing this Agreement, acknowledges that he/she has read its terms and has received a true copy of this Agreement.

This Agreement is not binding upon either Seller or Buyer until signed by an authorized Seller representative. YOU, THE BUYER, MAY CANCEL THIS AGREEMENT AND RECEIVE A FULL REFUND ANY TIME BEFORE RECEIPT OF A COPY OF THE AGREEMENT SIGNED BY AN AUTHORIZED SELLER REPRESENTATIVE BY GIVING WRITTEN NOTICE OF CANCELLATION TO SELLER.

BUYER HAS READ ALL PAGES OF THIS AGREEMENT AND AGREES TO ^N/ALL TERMS AND CONDITIONS IN THIS AGREEMENT.

BUYER SIGNS X *T. C. Gough* DATE 08/26/2019

CO-BUYER SIGNS X N/A DATE N/A

MANAGER'S APPROVAL (Must Be Accepted By An Authorized Representative of the Seller)

X _____ DATE 08/26/2019

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RETAIL INSTALLMENT CONTRACT-SIMPLE INTEREST FINANCE CHARGE

ACCOUNT # 100680234

LOT # N01L

Buyer Name and Address JASON GAMBLE 4812 LONDONDERRY RD HARRISBURG, PA 17109	Co-Buyer Name and Address N/A	Creditor-Seller Name and Address SUTLIFF CHEVROLET COMPANY 1251 PAXTON STREET HARRISBURG, PA 17104
--	---	--

"You" and "Your" mean each Buyer above, jointly and severally. "Us" and "We" mean Creditor-Seller and Creditor-Seller's assignee. You may buy the Vehicle described below for cash or credit. The cash price is shown below as the "Cash Price". The credit price is shown below as "Total Sale Price". You have agreed to buy the Vehicle from Us on credit for the Total Sale Price. You acknowledge delivery and acceptance of the Vehicle in good condition and repair. You agree to pay Us all amounts due under this Retail Installment Contract ("Contract"), including the Amount Financed and Finance Charge, according to the payment schedule shown in the Truth in Lending Disclosures below. We will figure Your finance charge on a daily basis at a rate of 20.99 % per year ("Contract Rate"). You also agree to the terms and conditions (including the Truth in Lending Disclosures) and on the additional pages of this Contract. The Annual Percentage Rate may be negotiable with Us.

Used	Year and Make	Model and Body Style	Color	Vehicle Identification Number	Odometer Reading
	2017 Chevrolet	Malibu	NIGHTFALL	1G1ZE5ST0HF108911	25,299

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost You.	Amount Financed The amount of credit provided to You or on Your behalf.	Total of Payments The amount You will have paid after You have made all payments as scheduled.	Total Sale Price The total cost of Your purchase on credit, including Your down payment of
20.98 %	\$ 7,295.29	\$ 10,521.41	\$ 17,816.70	\$ 7,000.00 is \$ 24,816.70

Payment Schedule: Your payment schedule will be:

No. of Payments	Amount of Payments	When Payments Are Due
66	\$ 269.95	December 05, 2020 and same date of each following month.

Security: You are giving a security interest in the Vehicle being purchased.

Late Charge: If a payment is late, You will be charged 2% per month on the amount of the payment or payments that are late.

Prepayment: If You pay early, You will not have to pay a penalty.

Additional Information: Please read this Contract for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

BUYER'S NOTICE: If You do not meet Your Contract obligations, You may lose the Vehicle.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGES CAUSED TO OTHERS IS NOT INCLUDED.

PROPERTY INSURANCE: You must insure the Vehicle securing this Contract (see page 3 of this Contract). YOU MAY PURCHASE OR PROVIDE THE INSURANCE THROUGH ANYONE YOU CHOOSE WHO IS REASONABLY ACCEPTABLE TO US, as more fully described on page 3.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WHICH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

USED CAR BUYERS GUIDE: THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

ARBITRATION: This Contract contains an Arbitration Clause that states You and We may elect to resolve any dispute by arbitration and not by court action. See the Arbitration Clause on Page 5 of this Contract for the full terms and conditions of the agreement to arbitrate. By initialing below, you confirm that you have read, understand and agree to the terms and conditions in the Arbitration Clause.



Buyer Initials:

Buyer Initials:

Copy of Electronic Original

Not required to mail or fax this copy to Credit Acceptance

ITEMIZATION OF AMOUNT FINANCED

(A portion of these charges may be paid to or retained by Us.)*

1. Cash Price

Vehicle.....\$ 15,999.00 (A)
 Cost of Optional Extended Warranty or Service Contract Paid to the Company named below*.....\$ N/A (B)
 Accessories and Improvements.....\$ N/A (C)
 Vehicle Delivery.....\$ N/A (D)
 Charges for servicing, repairing or improving the motor vehicle.....\$ N/A (E)
Total Cash Price.....\$ 15,999.00 (1)

2. Taxes

.....\$ 959.94 (2)

3. Down Payment Calculation: Cash Down Payment

Trade-In Description: Gross Trade-In.....\$ N/A (B)
 VIN: N/A Make: N/A
 Model: N/A Payoff Made by Seller \$ N/A (C)
 Net Trade-In (If negative number, Insert "0" in line 3(D) and itemize difference in 5(G) below) (B-C).....\$ N/A (D)
 Trade-In Description: Gross Trade-In.....\$ N/A (E)
 VIN: N/A Make: N/A
 Model: N/A Payoff Made by Seller \$ N/A (F)
 Net Trade-In (If negative number, Insert "0" in line 3(G) and itemize difference in 5(M) below) (E-F).....\$ N/A (G)
 Other: Manufacturer's Rebate.....\$ N/A (H)
Total Down Payment.....(A + D + G + H) \$ 7,000.00 (3)

4. Unpaid Balance of Cash Price (1 + 2 less 3)

.....\$ 9,958.94 (4)

5. Other Charges Including Amounts Paid to Others on Your Behalf:

A. Cost of Required Property Insurance Paid to Insurance Company*.....\$ N/A (A)
 B. Fees Paid to Public Officials for Filing a Lien.....\$ 26.00 (B)
 C. Fees Paid to Public Officials for Recording a Satisfaction of a Lien.....\$ N/A (C)
 D. Fees Paid to Public Officials for Tinting the Vehicle.....\$ 55.00 (D)
 E. Fees Paid to Public Officials for License and Registration of the Vehicle.....\$ 54.00 (E)
 F. Fees Paid to N/A for Messenger Services.....\$ N/A (F)
 Other Charges (Seller must identify who will receive payment and describe purpose)*
 G. to N/A for lien or lease payoff.....\$ N/A (G)
 H. to N/A for Optional GAP Protection.....\$ N/A (H)
 I. to THE SELLER for Doc Fee.....\$ 389.00 (I)
 J. to county for NOTARY FEE.....\$ 5.00 (J)
 K. to elec for ELECTRONIC FILING FEE.....\$ 17.47 (K)
 L. to temp for TEMP TAG AGENT FEE.....\$ 16.00 (L)
 M. to N/A for lien or lease payoff.....\$ N/A (M)
 N. Other Optional Insurance: Insurance Type N/A Term N/A Amount \$ N/A (N)
 Total of Other Charges and Amounts Paid to Others on Your Behalf.....\$ 667.47 (5)

6. Principal Amount Financed (4 + 5).....\$ 10,626.41 (6)

7. Finance Charge.....\$ 7,295.29 (7)

8. Time Balance (6 + 7).....\$ 17,921.70 (8)

Payment Schedule: One payment of \$ 269.95 and 65 payments of \$ 269.95 each, beginning 12/05/2020 and due on the dates shown in the Payment Schedule on page 1.

OPTIONAL EXTENDED WARRANTY OR SERVICE CONTRACT: Although You are not required to purchase an optional extended warranty or service contract as a condition of purchasing this Vehicle on credit, by signing below You are indicating that You voluntarily elect to buy an optional extended warranty or service contract covering the repair of certain major mechanical breakdowns of the Vehicle and related expenses. Refer to the optional extended warranty or service contract for details about coverage and duration.

Price \$ N/A Term: N/A Company: N/A

****NOT PURCHASED - DO NOT SIGN****

Buyer's Signature _____ Date _____ Buyer's Signature _____ Date _____

GAP PROTECTION: Optional Guaranteed Auto Protection (GAP) is not required to obtain credit. GAP protection will not be provided under this Contract unless You sign for it below and agree to pay the additional cost shown below and on Line 5H of the ITEMIZATION OF AMOUNT FINANCED. You may obtain optional GAP protection from a person of Your choice that is authorized to sell such coverage and is acceptable to Us. The GAP contract issued by the provider of the protection will describe the terms and conditions of coverage in further detail. If You want GAP protection, sign below.

Cost: \$ N/A Term: N/A Provider: N/A

****NOT PURCHASED - DO NOT SIGN****

Buyer's Signature _____ Date _____ Buyer's Signature _____ Date _____

NOTICE TO BUYER: Do not sign this contract in blank. You are entitled to an exact copy of the contract you sign. Keep it to protect your legal rights. Any holder of this consumer credit contract is subject to all claims and defenses which the buyer could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the buyer shall not exceed amounts paid by the buyer hereunder.

Buyer's Signature: x Jason Gamble Nov 04, 2020 4:20:07 PM EDT

Buyer's Signature: x

Seller: SUTLIFF CHEVROLET COMPANY

By: Jonathan Richards Nov 04, 2020 4:20:07 PM EDT

Title: AGENT

This Contract is signed by the Seller and Buyer(s) hereto this 5th day of November, 2020

You agree to the terms of this Contract and acknowledge that You have received a copy of this Contract with all blanks filled in and that You have read it and understand it.

Buyer's Signature: x Jason Gamble Nov 04, 2020 4:20:07 PM EDT

Buyer's Signature:

PENNSYLVANIA CREDIT ACCEPTANCE CORPORATION (11-2016)

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PAGE 2 of 6

Buyer Name and Address (Including County and Zip Code) JASMINE M LEWIS 26 NICHOLS AVE COATESVILLE PA 19320 CHESTER	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) D'AMBROSIO DODGE, INC. 1221 E LANCASTER AVE DOWNINGTOWN PA 19335
---	--	---

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased
USED	2012	NISSAN MAXIMA	N/A	1N4AA5AP3CC856511	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
14.49%	\$ 7310.84	\$ 14289.16	\$ 21600.00	\$ 23300.00

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	300.00	Monthly beginning 02/27/2017
N/A	N/A	N/A

Or As Follows: N/A

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1 Cash Price

Vehicle	\$ 12797.00
Accessories and Installation	\$ N/A
Government Taxes	\$ 851.56
Vehicle Delivery	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
to N/A for N/A	\$ N/A
	\$ 13648.56 (1)

2 Total Downpayment =

Trade-In (Year) (Make) (Model)	\$ N/A
Gross Trade-In Allowance	\$ N/A
Less Pay Off Made By Seller	\$ N/A
Equals Net Trade In	\$ N/A
+ Cash	\$ 1700.00
+ Other N/A	\$ N/A
(If total downpayment is negative, enter "0" and see 4H below)	\$ 1700.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2)

	\$ 11948.56
--	-------------

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

Other Optional Insurance

☐ N/A N/A
 Type of Insurance Term

Premium \$ N/A

Description of Coverage N/A

N/A

Insurance Company Name N/A

N/A

Home Office Address N/A

N/A

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Description of Coverage N/A

N/A

N/A

Disability	Term	N/A	\$	N/A
B Other Optional Insurance Paid to Insurance Company or Companies				
(Describe)	N/A	Term	N/A	\$
(Describe)	N/A	Term	N/A	\$
C Official Fees Paid to Government Agencies				
to	N/A	for	N/A	\$
to	N/A	for	N/A	\$
to	STATE OF PA	for	TEMP TAG	\$ 28.00
D Optional Gap Contract				
				\$ 691.00
				\$ N/A
				\$ 36.00
G Government Certificate of Title Fees /ENCUMB FEE				
(includes \$ 24.00 security interest recording fee)				\$ 75.00
H Other Charges (Seller must identify who is paid and describe purpose)				
to	N/A	for	Prior Credit or Lease Balance	\$ N/A
to	D'AMBROSIO DODGE	for	DOC FEE	\$ 115.00
to	CONTINENTAL	for	GOLD	\$ 1395.60
to	N/A	for	N/A	\$ N/A
to	N/A	for	N/A	\$ N/A
to	N/A	for	N/A	\$ N/A
to	N/A	for	N/A	\$ N/A
to	N/A	for	N/A	\$ N/A
to	N/A	for	N/A	\$ N/A
to	N/A	for	N/A	\$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf				\$ 2340.60 (4)
5 Amount Financed (3 + 4)				\$ 14289.10 (5)
6 Finance Charge				\$ 7310.84 (6)
7 Total of Payments-Time Balance (5 + 6)				\$ 21600.00 (7)

decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

☒ N/A N/A

Buyer Signature _____ Date _____

☒ N/A N/A

Co-Buyer Signature _____ Date _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. GAP 1

Name of Gap Contract _____

I want to buy a gap contract.

Buyer Signs ☒ Jasmine Lewis

If you do not meet your contract obligations, you may lose the vehicle.

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs ☒ Jasmine Lewis Co-Buyer Signs ☒ N/A

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.

See back for other important agreements.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.

Buyer Signs ☒ Jasmine Lewis Date 01/13/17 Co-Buyer Signs ☒ N/A Date N/A

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs ☒ Jasmine Lewis Date 01/13/17 Co-Buyer Signs ☒ N/A Date N/A

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here ☒ N/A

Seller Signs D'AMBROSIO DODGE, INC. Address N/A Date 01/13/17 By ☒ _____ Title PRES.

Seller assigns its interest in this contract to WELLS FARGO DEALER SERVICES INC (Assignee) under the terms of Seller's agreement(s) with Assignee

☐ Assigned with recourse

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Optional Credit Insurance

N/A

HONDRU000013

Disability	Term	N/A	\$	N/A
B Other Optional Insurance Paid to Insurance Company or Companies				
(Describe)	Term	N/A	\$	N/A
(Describe)	Term	N/A	\$	N/A
C Official Fees Paid to Government Agencies				
to	for	N/A	\$	N/A
to	for	N/A	\$	N/A
to	for	N/A	\$	N/A
D Optional Gap Contract				
			\$	895.00
E Government Taxes Not Included in Cash Price				
			\$	N/A
F Government License and/or Registration Fees				
			\$	37.00
G Government Certificate of Title Fees				
(Includes \$ 25.00 security interest recording fee)			\$	75.00
H Other Charges (Seller must identify who is paid and describe purpose)				
to	for	Prior Credit or Lease Balance	\$	N/A
to	for	DOC FEE	\$	144.00
to	for	POWERTRAIN	\$	2595.00
to	for	ONLINE REG FEE	\$	16.07
to	for	TEMPORARY PLATE	\$	30.00
to	for	N/A	\$	N/A
to	for	N/A	\$	N/A
to	for	N/A	\$	N/A
to	for	N/A	\$	N/A
to	for	N/A	\$	N/A
Total Other Charges and Amounts Paid to Others on Your Behalf			\$	3795.07 (4)
5 Amount Financed (3 + 4)			\$	14046.37 (5)
6 Finance Charge			\$	4650.77 (6)
7 Total of Payments-Time Balance (5 + 6)			\$	18697.14 (7)

a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.
I want the insurance checked above.

X N/A N/A
Buyer Signature Date

X N/A N/A
Co-Buyer Signature Date

**THIS INSURANCE DOES NOT INCLUDE
INSURANCE ON YOUR LIABILITY FOR
BODILY INJURY OR PROPERTY DAMAGE
CAUSED TO OTHERS.**

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 63 Mos. **EXPERT AUTO GAP**
Name of Gap Contract

I want to buy a gap contract

Buyer Signs X

If you do not meet your contract obligations, you may lose the vehicle.

OPTION: ☐ You pay no finance charge if the Amount Financed, Item 5, is paid in full on or before N/A Year N/A SELLER'S INITIALS N/A

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X Co-Buyer Signs X

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.

See back for other important agreements.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.

Buyer Signs X Date 01/19/19 Co-Buyer Signs X Date N/A

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X Date 01/19/19 Co-Buyer Signs X Date N/A

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X Address

Seller Signs N/A Date By X N/A Title

HONDRU000014

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) Philly Sar 125 S Eagle Rd Havertown, Pa 19083	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address) Rolls Auto Sales 6547 Frankford Ave Philadelphia, PA 19135
---	--	---

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased
Used	2014	BMW 3 Series	3,595	WBA3B5C59EP538952	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/>

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 18.69 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 10421.88	Amount Financed The amount of credit provided to you or on your behalf. \$ 15555.00	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$ 25976.88	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 3698.00 is \$ 29674.88
Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due		
72	360.79	Monthly beginning 8/16/2019		
Or As Follows:				
Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late. Prepayment. If you pay off all your debt early, you will not have to pay a penalty. Security Interest. You are giving a security interest in the vehicle being purchased. Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.				

ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)	
1 Cash Price	
Vehicle	\$ 14,900.00
Accessories and Installation	\$ 0.00
Government Taxes	\$ 1,074.00
Vehicle Delivery	\$ 0.00
to N/A for N/A	\$ 0.00
to N/A for N/A	\$ 0.00
to N/A for N/A	\$ 0.00
to N/A for N/A	\$ 0.00
to N/A for N/A	\$ 0.00
to N/A for N/A	\$ 0.00
to N/A for N/A	\$ 0.00
to N/A for N/A	\$ 0.00
	\$ 15,974.00 (1)
2 Total Downpayment =	
Trade-In (Year) N/A (Make) N/A (Model) N/A	
Trade-In (VIN)	
Gross Trade-In Allowance	\$ 0.00
Less Pay Off Made By Seller	\$ 0.00

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ **0.00**

Credit Disability \$ **0.00**

Insurance Company Name **N/A**

N/A

Home Office Address _____

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

Other Optional Insurance

☐ Type of Insurance _____ Term _____

Premium \$ **0.00**

Description of Coverage **N/A**

Insurance Company Name _____

Home Office Address _____

☐ Type of Insurance _____ Term _____

72

350.79

8/16/2019

Or As Follows:

Late Charge. If payment is not paid in full within 10 days after it is due, you will pay a late charge. If the vehicle is a heavy commercial motor vehicle, the charge will be 4% of the part of the payment that is late. Otherwise, the charge will be 2% of the part of the payment that is late.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1 Cash Price

Vehicle		\$	14,900.00
Accessories and Installation		\$	0.00
Government Taxes		\$	1,074.00
Vehicle Delivery		\$	0.00
to N/A	for N/A	\$	0.00
to N/A	for N/A	\$	0.00
to N/A	for N/A	\$	0.00
to N/A	for N/A	\$	0.00
to N/A	for N/A	\$	0.00
to N/A	for N/A	\$	0.00
to N/A	for N/A	\$	0.00
to N/A	for N/A	\$	0.00
		\$	15,974.00 (1)

2 Total Downpayment =

Trade-In	N/A	N/A	N/A	
(Year)	(Make)	(Model)	(VIN)	
Gross Trade-In Allowance				\$ 0.00
Less Pay Off Made By Seller				\$ 0.00
Equals Net Trade In				\$ 0.00
+ Cash				\$ 3,698.00
+ Other				\$ 0.00
(If total downpayment is negative, enter "0" and see 4H below)				\$ 3,698.00 (2)
				\$ 12,276.00 (3)

3 Unpaid Balance of Cash Price (1 minus 2)

4 Other Charges Including Amounts Paid to Others on Your Behalf

A Cost of Optional Credit Insurance Paid to Insurance

Company or Companies				
Life	Term	N/A	\$	0.00
Disability	Term	N/A	\$	0.00

B Other Optional Insurance Paid to Insurance Company or Companies

(Describe)	N/A	Term	N/A	\$	0.00
(Describe)	N/A	Term	N/A	\$	0.00

C Official Fees Paid to Government Agencies

to	N/A	for	N/A	\$	0.00
to	N/A	for	N/A	\$	0.00
to	N/A	for	N/A	\$	0.00

D Optional Gap Contract

E Government Taxes Not Included in Cash Price

F Government License and/or Registration Fees

\$ 38.00

G Government Certificate of Title Fees

(includes \$ 26.00 security interest recording fee) \$ 86.00

H Other Charges (Seller must identify who is paid and describe purpose)

to	N/A	for	Prior Credit or Lease Balance	\$	0.00
to	Bole Auto Sales	for	Doc Fee	\$	120.00
to	GWC Warranty	for	Service Contract	\$	3,000.00
to	Dealer	for	Tag Fee	\$	15.00
to	Dealer	for	Messenger Fee	\$	10.00
to	Dealer	for	Notary Fee	\$	10.00
to	N/A	for	N/A	\$	0.00

Insurance Company Name N/A

N/A

Home Office Address

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

Other Optional Insurance

☐ Type of Insurance Term

Premium \$ 0.00

Description of Coverage N/A

Insurance Company Name

Home Office Address

☐ Type of Insurance Term

Premium \$ N/A

Description of Coverage

Insurance Company Name

Home Office Address

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

☒ Buyer Signature Date

☒ Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. This Truth-in-Lending Disclosure below are part of this contract.

FEDERAL TRUTH-IN-LENDING DISCLOSURE				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total of Payments
The dollar amount of credit provided on your credit card	The dollar amount of credit provided on your credit card	The dollar amount of credit provided on your credit card	The dollar amount of credit provided on your credit card	The dollar amount of credit provided on your credit card
3.99%	\$895.45	\$3,257.55	\$4,315.25	\$4,315.25

[illegible]

ESTIMATION OF AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)						
1 Cash Price						
Vehicle		\$	<u>36949.00</u>			
Accessories and Installation		\$	N/A			
Government Taxes		\$	N/A			
Vehicle Delivery		\$	N/A			
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
				\$	<u>36949.00</u>	(1)
2 Total Downpayment is						
Trade-In # <u>2016 FORD</u>						
Title In # <u>WV 4524520 B49019</u> (Model) (Year)						
Gross Trade In Allowance		\$	<u>32500.00</u>			
Less Pay Off Made By Seller		\$	<u>38410.05</u>			
Equals Net Trade In		\$	<u>-910.05</u>			
+ Cash		\$	N/A			
+ Other	N/A	\$	N/A			
(If total downpayment is negative, enter "0" and see AH below)				\$	<u>0.00</u>	(2)
				\$	<u>36949.00</u>	
3 Unpaid Balance of Cash Price (1 minus 2)						
4 Other Charges Including Amount Paid To Others on Your Behalf						
A Cost of Optional Credit Insurance Paid To Insurance Company or Companies						
Term		N/A	\$	N/A	\$	N/A
Disability		Term	N/A	\$	N/A	
B Other Optional Insurance Paid to Insurance Company or Companies						
(Describe)		N/A	Term	N/A	\$	N/A
(Describe)		N/A	Term	N/A	\$	N/A
C Official Fees Paid to Government Agencies						
to	N/A	for	N/A	\$	N/A	
to	ST OF PA	for	TRANSFER FEE	\$	N/A	
to	ST OF PA	for	TEMP TAG FEE	\$	<u>30.00</u>	
D Optional Gas Contract				\$	N/A	
E Government Taxes Not Included in Cash Price				\$	N/A	
F Government License and Registration Fees				\$	N/A	
G REGISTRY MESSAGE				\$	<u>139.50</u>	
H Government Certificate of Title Fees				\$	N/A	
(includes \$ ———— 25, annually interest recording fee)				\$	<u>85.00</u>	
I Other Charges (Seller must identify who it is paid and describe purpose)						
to		for	Prior Credit or Lease Balance	\$	<u>910.05</u>	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	FRED BEANS CADTR	for	DOC FEE	\$	<u>144.00</u>	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
to	N/A	for	N/A	\$	N/A	
Total Other Charges and Amounts Paid to Others on Your Behalf				\$	<u>1308.66</u>	
5 Amount Financed (3 + 4)				\$	<u>38257.65</u>	
6 Finance Charge				\$	<u>4895.66</u>	
7 Total of Payments: Time Balance (5 + 6)				\$	<u>43153.31</u>	

payments. The finance charge is based on the amount financed plus the cost of the insurance or credit disability insurance provided. See the policy of certificate for coverage limits of other terms and conditions.

Other Optional Insurance

☐ N/A Type of Insurance Term

Premium \$ N/A

Description of Coverage N/A

Insurance Company Name N/A

Home Office Address N/A

☐ N/A Type of Insurance Term

Premium \$ N/A

Description of Coverage N/A

Insurance Company Name N/A

Home Office Address N/A

Other optional insurance is not required to obtain credit. A decision to buy or not buy other optional insurance will be a factor in the credit approval process. It will not be proved unless you sign and agree to pay the extra cost. I want the insurance checked above.

X Buyer Signature Date

X Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

Returned Check Warning: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

OPTIONAL GAP CONTRACT: A gap contract (also called a contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If chosen to buy a gap contract, the charge is shown in item 6 of the Itemization of Amount Financed. See your gap contract details on the terms and conditions it provides. It is a part of contract.

Term N/A Max N/A
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X N/A

If you do not meet your contract obligations, you may lose the vehicle.

NO COOLING OFF PERIOD
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and must be signed by us. No oral changes are binding. Buyer Signs MLA Co-Buyer Signs MLA

We warrant that this contract is not valid, as of either party's valid day, if any delay or refrain from enforcing any of our rights under this contract without losing them. For example, we must deliver the title to the vehicle within 30 days of the date of sale.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.

See back for other important agreements.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THIS CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.

Buyer Signs X [Signature] Date 07-29 Co-Buyer Signs X N/A Date _____

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs *[Signature]* Date 07/29 Co-Buyer Signs *[Signature]* Date 07/29

Co-Buyer and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here ☒ N/A Address 1011 1/2 St. N
 Seller Signs FRED BEANS CADILLAC BUICK Date 07/29/01 ☒ Not a full Title SA
 Seller assigns its interest in this contract to BUY TOE AND FREE FOR (Assigns) under the terms of Seller's agreements with A/C

Assigned with recourse 2 Assigned without recourse Assigned with limited recourse

Taxpayer FRED BEANS CADILLAC BUICK GMC By [Signature] Title ATTORNEY

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ENTER THE REPUBLISHING AND BROADCASTING COMPANY, INC. (U.S. PATENT OFF. 5602-107) 1-800-551-8875

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(Describe) _____ term _____ NA
(Describe) _____ Term _____ NA
C Official Fees Paid to Government Agencies
to _____ for _____ NA
to _____ for _____ NA
to _____ for _____ NA
D Optional Gap Contract
E Government Taxes Not Included in Cash Price
F Government License and/or Registration Fees
G Government Certificate of Title Fees
(Includes \$ _____ security interest recording fee)
H Other Charges (Seller must identify who is paid and describe purpose)
to _____ for Prior Credit or Lease Balance
to _____ for _____ NA
to _____ for _____ NA
to _____ for _____ NA
to _____ for _____ NA
to _____ for _____ NA
to _____ for _____ NA
to _____ for _____ NA
Total Other Charges and Amounts Paid to Others on Your Behalf
5 Amount Financed (3 + 4) \$ _____ (4)
6 Finance Charge \$ _____ (5)
7 Total of Payments-Time Balance (5 + 6) \$ _____ (6)
\$ _____ (7)

If you do not meet your contract obligations, you may lose the vehicle.

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before _____, Year _____, SELLER'S INITIALS _____

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs _____ Co-Buyer Signs _____

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities. See back for other important agreements.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO BUYER. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE BUYER COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE BUYER SHALL NOT EXCEED AMOUNTS PAID BY THE BUYER HEREUNDER.

Buyer Signs _____ Date _____ Co-Buyer Signs _____ Date _____

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You acknowledge that you have read both sides of this contract, including the arbitration provision on the reverse side, before signing below. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs _____ Date _____ Co-Buyer Signs _____ Date _____

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here _____ Address _____

Seller Signs _____ Date _____ By _____ Title _____

Seller assigns its interest in this contract to _____ (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☐ Assigned without recourse ☐ Assigned with limited recourse

Seller _____ Title _____

LEAW FORM NO. 553-PA-ARB (REV. 12/14) U.S. PATENT NO. D460,782
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ANV11 .1

RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCIAL STATEMENT